

**Table I.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.2%	64.0%	63.8%	69.6%	73.0%	86.0%	65.8%	81.5%
Industry group **								
Agric., fish., forest.	56.3%	68.8%	--	57.0%	36.7%*	74.6%	65.3%	54.0%
Mining and manufacturing	83.6%	79.9%	59.6%	73.8%	79.7%	89.3%	65.2%	85.6%
Construction	75.0%	74.7%	67.9%	69.3%	76.5%	85.6%	72.1%	76.6%
Utilities and transp.	83.7%	59.8%	55.4%	75.9%	75.1%	88.4%	65.9%	85.3%
Wholesale trade	80.0%	62.9%	63.8%	72.0%	72.7%	90.0%	65.2%	83.4%
Fin. svcs. and real estate	83.1%	69.4%	58.4%	68.8%	69.9%	90.3%	65.6%	85.1%
Retail trade	84.7%	63.9%	60.0%	73.0%	76.7%	91.2%	64.3%	87.9%
Professional services	76.2%	59.8%	60.2%	67.1%	73.0%	81.5%	63.5%	78.3%
Other services	74.6%	58.6%	75.5%	66.3%	67.8%	81.2%	66.7%	76.2%
Ownership								
For profit, incorporated	81.5%	65.9%	63.1%	70.8%	73.6%	89.0%	66.1%	84.3%
For profit, unincorporated	76.8%	61.1%	66.2%	69.3%	73.6%	86.0%	66.2%	79.7%
Nonprofit	71.7%	57.8%	64.7%	62.8%	70.8%	74.1%	62.8%	72.4%
Age of firm								
Less than 5 years	67.1%	61.9%	71.1%	73.5%	60.0%	84.0%	65.9%	68.3%
5-9 years	68.0%	69.4%	67.6%	64.0%	63.9%	88.3%	67.9%	68.1%
10-19 years	73.2%	65.9%	60.3%	70.7%	77.7%	82.4%	64.3%	78.0%
20 or more years	81.0%	61.7%	63.2%	69.7%	73.7%	86.1%	65.9%	82.5%
Multi/single status								
2 or more locations	83.8%	49.5%	64.4%	70.4%	75.8%	86.4%	65.0%	84.1%
1 location only	67.4%	64.2%	63.7%	69.3%	68.7%	69.2%	65.9%	68.8%
Percent full-time employees								
Less than 25%	71.1%	43.7%	61.3%	61.3%	75.8%	75.4%	54.9%	74.3%
25-49 %	71.9%	48.9%	64.5%	53.7%	70.2%	81.3%	58.4%	74.4%
50-74 %	78.2%	66.0%	59.1%	59.6%	70.3%	86.9%	62.1%	80.9%
75% or more	79.7%	64.7%	64.2%	71.4%	73.4%	86.2%	66.7%	81.9%
Union presence								
No union employees	78.3%	63.9%	63.8%	70.4%	73.4%	86.3%	66.0%	80.9%
Has union employees	82.4%	66.6%	62.7%	57.0%	69.3%	85.4%	60.8%	83.0%
Percent low-wage employees								
50% or more low-wage	77.8%	60.1%	70.7%	63.6%	68.3%	85.3%	65.0%	79.3%
Less than 50% low-wage	79.3%	64.4%	63.3%	70.1%	73.6%	86.1%	65.9%	81.7%
Percent women employees								
Less than 25%	78.8%	63.8%	64.5%	73.7%	76.6%	87.9%	67.4%	82.4%
25-49 %	81.9%	63.3%	70.0%	70.7%	69.0%	88.7%	67.0%	83.6%
50-74 %	77.9%	69.0%	60.6%	62.3%	71.1%	83.5%	64.6%	79.5%
75% or more	77.8%	58.6%	57.7%	67.6%	74.6%	84.0%	62.2%	80.3%
Percent age 50 or older employees								
Less than 25%	75.9%	61.9%	61.7%	68.3%	70.4%	86.1%	64.0%	79.0%
25-49 %	82.2%	65.8%	68.7%	70.8%	74.9%	86.5%	68.8%	83.4%
50-74 %	75.7%	65.4%	61.2%	69.1%	73.5%	82.8%	65.7%	78.5%
75% or more	74.2%	66.9%	60.5%	77.1%	79.2%	80.4%	65.4%	80.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.68%	1.74%	1.22%	1.29%	0.58%	0.97%	0.54%
Industry group **								
Agric., fish., forest.	10.78%	16.63%	--	16.17%	17.33%*	14.43%	10.54%	12.90%
Mining and manufacturing	1.23%	6.42%	5.42%	3.32%	2.75%	1.54%	3.12%	1.31%
Construction	2.12%	4.34%	4.27%	3.65%	4.78%	4.00%	2.45%	3.01%
Utilities and transp.	1.88%	11.74%	10.02%	5.89%	6.01%	1.98%	5.79%	1.96%
Wholesale trade	1.73%	6.32%	5.70%	3.48%	4.42%	1.84%	3.33%	1.92%
Fin. svcs. and real estate	1.39%	4.88%	7.94%	5.65%	4.21%	1.20%	4.35%	1.43%
Retail trade	1.18%	5.89%	6.62%	3.52%	3.01%	1.08%	3.33%	1.12%
Professional services	0.93%	3.08%	3.23%	2.32%	1.98%	1.26%	1.81%	1.03%
Other services	1.35%	3.90%	3.25%	3.14%	3.74%	1.66%	2.14%	1.56%
Ownership								
For profit, incorporated	0.54%	2.01%	2.08%	1.43%	1.68%	0.57%	1.17%	0.60%
For profit, unincorporated	1.37%	3.66%	4.17%	3.28%	3.22%	1.83%	2.27%	1.63%
Nonprofit	1.44%	6.28%	5.36%	3.55%	2.70%	1.97%	3.08%	1.54%
Age of firm								
Less than 5 years	3.14%	4.19%	5.34%	5.53%	7.40%	6.95%	3.34%	5.29%
5-9 years	3.05%	4.09%	5.08%	4.06%	7.83%	4.63%	2.77%	4.89%
10-19 years	1.53%	3.24%	3.43%	2.68%	2.85%	4.11%	1.97%	2.05%
20 or more years	0.52%	2.74%	2.46%	1.54%	1.36%	0.60%	1.34%	0.55%
Multi/single status								
2 or more locations	0.54%	14.00%	5.41%	2.54%	1.40%	0.58%	3.09%	0.54%
1 location only	0.99%	1.69%	1.84%	1.40%	2.47%	5.60%	1.02%	1.66%
Percent full-time employees								
Less than 25%	2.44%	10.21%	6.84%	6.92%	4.79%	3.39%	5.02%	2.73%
25-49 %	2.33%	8.59%	6.36%	4.86%	5.33%	2.75%	4.00%	2.61%
50-74 %	1.51%	3.97%	5.46%	4.93%	3.99%	1.55%	2.76%	1.67%
75% or more	0.54%	1.93%	1.94%	1.31%	1.43%	0.65%	1.09%	0.60%
Union presence								
No union employees	0.54%	1.68%	1.79%	1.23%	1.37%	0.66%	0.99%	0.62%
Has union employees	1.16%	10.39%	8.06%	6.65%	4.14%	1.22%	5.35%	1.18%
Percent low-wage employees								
50% or more low-wage	1.68%	5.58%	6.00%	3.71%	4.93%	1.50%	3.17%	1.85%
Less than 50% low-wage	0.51%	1.76%	1.83%	1.29%	1.30%	0.63%	1.02%	0.57%
Percent women employees								
Less than 25%	0.93%	2.93%	2.75%	1.84%	2.09%	1.37%	1.54%	1.09%
25-49 %	1.01%	4.11%	3.53%	2.42%	3.40%	0.92%	2.19%	1.10%
50-74 %	0.95%	3.20%	4.39%	3.12%	2.23%	1.12%	2.30%	1.01%
75% or more	1.16%	3.84%	3.98%	2.82%	2.65%	1.50%	2.21%	1.28%
Percent age 50 or older employees								
Less than 25%	0.86%	2.71%	2.71%	1.75%	2.14%	1.05%	1.47%	1.01%
25-49 %	0.69%	3.76%	2.93%	2.17%	1.96%	0.76%	1.86%	0.72%
50-74 %	1.41%	3.69%	4.07%	3.24%	3.08%	2.10%	2.29%	1.66%
75% or more	3.10%	3.76%	8.41%	5.63%	5.05%	7.23%	3.43%	4.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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